

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robyn P Albrecht  
Debtor

Case No. 15-05195-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: DDunbar  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 33

Date Rcvd: May 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2019.

db +Robyn P Albrecht, 115 Country Club Road, Dallas, PA 18612-9140  
4729190 Citi/Best Buy, P.O. Box 790441, Saint Louis, MO 63179-0441  
4729191 +Commonwealth Financial Systems, 245 Main Street, Dickson City, PA 18519-1641  
4729192 +Comprehensive Dentistry, Dr. Henry J. Zielinski, Jr., 571 N. Main Street, Plains, PA 18705-1439  
4729193 +David Albrecht, 907 Ralph Lane, Moosic, PA 18507-1619  
4729195 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624  
4729198 +Harveys Lake Veterinary Clinic, 4688 Memorial Hwy., Harveys Lake, PA 18618-2179  
4729200 ++JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519  
(address filed with court: J.C. Christensen and Associates, Inc., P.O. Box 519, Sauk Rapids, MN 56379-0519)  
4763629 +Luzerne County Tax Claim Bureau, c/o Northeast Revenue Service, LLC, 1170 Highway 315, Suite 2, Plains, PA 18702-6906  
4729201 +Luzerne County Tax Claim Bureau, 200 North River Street, Wilkes Barre, PA 18711-1004  
4729204 +Medical Data Systems, Inc., 645 Walnut Street, Suite 5, Gadsden, AL 35901-4173  
4729205 National Bond Collection, 210 Division Street, Kingston, PA 18704-2715  
4729206 +One Call Restoration, t/a Rainbow International, P.O. Box 184, Springville, PA 18844-0184  
4729207 +Pinnacle Credit Services, 7900 HWY 7, #100, Saint Louis Park, MN 55426-4045  
4729209 +Van Ru Credit Corp., 1350 E. Touhy Ave., Sutie 100E, Des Plaines, IL 60018-3303  
4729211 +Vision Imaging of Kingston, LLC, 517 Pierce Street, Kingston, PA 18704-5757  
4729212 +Wilkes-Barre General Hospital, 575 North River Street, Wilkes Barre, PA 18764-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4729185 +E-mail/Text: mnapoletano@ars-llc.biz May 07 2019 19:12:52 Ability Recovery Service, P.O. Box 4031, Wyoming, PA 18644-0031  
4729186 EDI: BANKAMER.COM May 07 2019 23:13:00 Bank of America, P.O. Box 15019, Wilmington, DE 19850-5019  
4729187 EDI: TSYS2.COM May 07 2019 23:13:00 Barclay Card, Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337  
4729188 +E-mail/Text: bankruptcy@cavps.com May 07 2019 19:12:46 Cavalry SPV I, LLC, Assignee of Citibank, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321  
4730400 +E-mail/Text: bankruptcy@cavps.com May 07 2019 19:12:46 Cavalry SPV II, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
4729189 EDI: CHASE.COM May 07 2019 23:13:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
4729194 +E-mail/Text: bknotice@ercbpo.com May 07 2019 19:12:45 Enhanced Recovery Corporation, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
4729196 EDI: BANKAMER.COM May 07 2019 23:13:00 FIA Card Services, N.A., 655 Paper Mill Road, Wilmington, DE 19884-1441  
4729197 E-mail/Text: bankruptcynotification@ftr.com May 07 2019 19:12:55 Frontier Communications, 19 John Street, Middletown, NY 10940  
4729199 +EDI: HFC.COM May 07 2019 23:13:00 HSBC/Bon Ton, P.O. Box 5253, Carol Stream, IL 60197-5253  
4794125 EDI: BL-BECKET.COM May 07 2019 23:13:00 Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
4729202 +EDI: RESURGENT.COM May 07 2019 23:13:00 LVNV Funding, LLC, P.O. Box 10497, Greenville, SC 29603-0497  
4729203 E-mail/Text: camanagement@mtb.com May 07 2019 19:12:40 M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221  
4772910 E-mail/Text: camanagement@mtb.com May 07 2019 19:12:40 M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840  
4729208 EDI: WTRRNBNBANK.COM May 07 2019 23:13:00 Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170  
4729210 +EDI: VERIZONCOMB.COM May 07 2019 23:13:00 Verizon Wireless, P.O. Box 26055, Minneapolis, MN 55426-0055

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Kohl's, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0314-5

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Form ID: 3180W

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 09, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdi3trustee.com  
Joshua I Goldman on behalf of Creditor M & T Bank bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Kevin M Walsh on behalf of Debtor 1 Robyn P Albrecht KMWesq@aol.com, law297@aol.com  
Thomas I Puleo on behalf of Creditor M & T Bank tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1 **Robyn P Albrecht**  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **5:15-bk-05195-RNO**

Social Security number or ITIN **xxx-xx-6582**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robyn P Albrecht  
fka Robyn Hanson-Saxton

By the  
court:

5/7/19



Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**